Case 16-16999-sr Doc 15 Filed 11/18/16 Entered 11/19/16 01:15:22 Desc Imaged

Certificate of Notice Page 1 of 3 States Bankruptčy Eastern District of Pennsylvania

Case No. 16-16999-sr In re: Anita B. Cauthorn Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2 User: Lisa Page 1 of 1 Date Rcvd: Nov 16, 2016 Form ID: 309I Total Noticed: 14

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2016. db Anita B. Cauthorn, 4417 Riverview Lane, #43, Philadelphia, PA 19129-1781 +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010, tr Reading, PA 19606-0410 13802268 Madison, WI 53714-2399 3650 Milwaukee St., ASHRO. POB 69184, 13802270 FedLoan Servicing, Harrisburg, PA 17106-9184 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: Perlick@verizon.net Nov 17 2016 02:09:25 ZACHARY PERLICK, 1420 Walnut Street, aty Philadelphia, PA 19102 Suite 718. E-mail/Text: bankruptcy@phila.gov Nov 17 2016 02:11:40 City of Philadelphia, sma City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 17 2016 02:10:26 smg Bankruptcy Division, P.O. Box 280946, Pennsylvania Department of Revenue, Harrisburg, PA 17128-0946 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 17 2016 02:10:59 U.S. Attorney Office, smq Room 1250, 615 Chestnut Street, c/o Virginia Powel, Esq., Philadelphia, PA 19106-4404 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Nov 17 2016 02:10:29 United States Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405 Office of the U.S. Trustee, 13802269 EDI: WFNNB.COM Nov 17 2016 01:53:00 Comenity Bank/Dressbarn, PO Box 182789, Columbus, OH 43218-2789 13809061 E-mail/Text: camanagement@mtb.com Nov 17 2016 02:09:48 POB 900. M&T Bank. Millsboro, DE 19966 EDI: RECOVERYCORP.COM Nov 17 2016 01:53:00 Recovery Management Systems Corporation, 13805242 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605 EDI: WFFC.COM Nov 17 2016 01:53:00 Wells Fargo Bank 13814366 Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700 +EDI: WFFC.COM Nov 17 2016 01:53:00 13802271 Wells Fargo Bank, NA, 3476 Stateview Blvd., Fort Mill, SC 29715-7200 TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) ***** Lawrence Yancey 3650 Milwaukee St.,

Comenity Bank/Dressbarn, PO Box 182789, Columbus, OH 43218-2789 13809058*

13809059* FedLoan Servicing, POB 69184, Harrisburg, PA 17106-9184

3476 Stateview Blvd., 13809062* +Wells Fargo Bank, NA, Fort Mill, SC 29715-7200

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Debtor

13809060

13809057*

ASHRO.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Madison, WI 53714-2399

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2016 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2016 at the address(es) listed below:

ecfmail@fredreiglech13.com, FREDERICK L. REIGLE ecf frpa@trustee13.com JILL MANUEL-COUGHLIN on behalf of Creditor WELLS FARGO BANK, N.A. jill@pkallc.com, chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com JOSHUA ISAAC GOLDMAN on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com,

bkgroup@kmllawgroup.com

USTPRegion03.PH.ECF@usdoj.gov United States Trustee

ZACHARY PERLICK on behalf of Debtor Anita B. Cauthorn Perlick@verizon.net,

pireland1@verizon.net

TOTAL: 5

TOTALS: 1, * 4, ## 0

Case 16-16999-sr Doc 15 Filed 11/18/16 Entered 11/19/16 01:15:22 Desc Imaged

Information to	ormation to identify the case:				
Debtor 1	Anita B. Cauthorn	Social Security number or ITIN xxx-xx-6352			
	First Name Middle Name Last Name	EIN			
Debtor 2		Social Security number or ITIN			
(Spouse, if filing)	First Name Middle Name Last Name	EIN			
United States Bankruptcy Court Eastern District of Pennsylvania		Date case filed for chapter 13 10/3/16			
Case number: 10	6–16999–sr				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Anita B. Cauthorn	
2.	All other names used in the last 8 years	aka Anita Barns Cauthorn	
3.	Address	4417 Riverview Lane, #43 Philadelphia, PA 19129–1781	
4.	Debtor's attorney Name and address	ZACHARY PERLICK 1420 Walnut Street Suite 718 Philadelphia, PA 19102	Contact phone (215) 569–2922 Email: Perlick@verizon.net
5.	Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610–779–1313 Email: <u>ecfmail@fredreiglech13.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M.
	www.pacer.gov.		Contact phone (215)408–2800 Date: 11/16/16

For more information, see page 2

Debtor Anita B. Cauthorn Case number 16–16999–sr

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	December 16, 2016 at 12:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Suite 18–341, 1234 Market Street, Philadelphia, PA 19107		
8.	Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 2/14/17		
required filing fee by the following deadlines.		 You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 			
		Deadline for all creditors to file a proof of claim (except governmental units):	n Filing deadline: 3/16/17		
		Deadline for governmental units to file a proof claim:	of Filing deadline: 4/1/17		
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.			
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claime may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors		
9. Filing of plan		The debtor has filed a plan. This plan proposes payment to the trustee of \$200.00 per month for 36 months. The hearing on confirmation will be held on: 1/11/17 at 10:00 AM, Location: Courtroom #4, 900 Market Street, Philadelphia, PA 19107			
10	Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familiany questions about your rights in this case.			
bankruptcy case according to a plan. A plan is not effective plan and appear at the confirmation hearing is relater, and if the confirmation hearing is relater.		according to a plan. A plan is not effective unless the court of plan and appear at the confirmation hearing. A copy or sumilater, and if the confirmation hearing is not indicated on this hearing. The debtor will remain in possession of the property	n regular income and debts below a specified amount to adjust debts fective unless the court confirms it. You may object to confirmation of the n hearing. A copy or summary of the plan, if not enclosed, will be sent to you g is not indicated on this notice, you will be sent notice of the confirmation cossession of the property and may continue to operate the business, if any,		
12	12. Exempt property The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property cla exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you bel the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline		ter 7. Debtors must file a list of property claimed as ffice or online at www.pacer.gov . If you believe that		
Confirmation of a chapter 13 plan may result in a discharge of debts, which may include a debt. However, unless the court orders otherwise, the debts will not be discharged until under the plan are made. A discharge means that creditors may never try to collect the de debtors personally except as provided in the plan. If you want to have a particular debt ex discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.		debts will not be discharged until all payments for may never try to collect the debt from the want to have a particular debt excepted from tile a complaint and pay the filing fee in the e that the debtors are not entitled to a discharge			